

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-22489-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Gomez  
aka Ricardo Gomez-Sanchez  
66 Texas Rd  
Monroe, NJ 08831-9655

Lidia E. Gomez  
aka Lidia Esther Gomez, aka Lidia E  
Marte, aka Lidia Marte, aka Lidia Gomez,  
aka Lidia Esther Marte  
66 Texas Rd  
Monroe, NJ 08831-9655

Social Security No.:  
xxx-xx-2649

xxx-xx-6210

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 28, 2024.

Dated: June 28, 2024  
JAN: bwj

Jeanne Naughton  
Clerk

In re:  
Ricardo Gomez  
Lidia E. Gomez  
Debtors

Case No. 20-22489-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 28, 2024

User: admin  
Form ID: plncf13

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Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655
lm	+ Mortgage Research Center LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976 UNITED STATES 18976-3403
519016159	ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507
519016161	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674
519027256	+ GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
519016189	NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
519016193	SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316
519076760	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519017860	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519016199	USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 28 2024 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 28 2024 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2024 20:48:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
519016160	Email/PDF: AffirmBKNotifications@resurgent.com	Jun 28 2024 21:02:30	AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716
519018523	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 28 2024 20:50:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519023810	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2024 20:49:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519016162	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:03:21	AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218
519016163	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:03:02	AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
519016164	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:03:00	BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016165	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Jun 28 2024 21:03:16	CAPITAL ONE BANK USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
519801612	Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2024 20:48:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110., PMB 200A, Anaheim, CA 92806
519801613	Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2024 20:48:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110., PMB 200A, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110,
519064596	Email/Text: BKelectronicnotices@cenlar.com	Jun 28 2024 20:49:00	Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618
519016167	Email/Text: correspondence@credit-control.com	Jun 28 2024 20:50:00	CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
519016166	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:02:31	CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
519016168	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:01:59	CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519016169	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:02:33	CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
519016170	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 20:49:00	COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789
519016171	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2024 20:49:00	COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789
519016172	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 28 2024 21:02:37	DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635
519016173	Email/Text: electronicbkydocs@nelnet.net	Jun 28 2024 20:50:00	DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904
519016174	Email/Text: DMCCO.VBASPL@va.gov	Jun 28 2024 20:50:00	DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930
519016175	Email/Text: bankruptcynotices@devry.edu	Jun 28 2024 20:50:00	DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347
519016176	Email/Text: mrdiscen@discover.com	Jun 28 2024 20:48:00	DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316
519016177	Email/Text: mrdiscen@discover.com	Jun 28 2024 20:48:00	DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954
519016178	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:03:33	DSNB/MACYS, PO BOX 8218, Mason, OH 45040
519016186	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 21:13:53	MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218
519023366	Email/Text: mrdiscen@discover.com	Jun 28 2024 20:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519025411	+ Email/Text: DSLBKYP@discover.com	Jun 28 2024 20:50:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
519016179	Email/Text: bankruptcycourts@equifax.com	Jun 28 2024 20:49:00	EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241
519016180	^ MEBN	Jun 28 2024 20:42:49	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519016181	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jun 28 2024 20:48:00	FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
519016182	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 28 2024 20:49:00	GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145
519016183	Email/Text: sbse.cio.bnc.mail@irs.gov		

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		Jun 28 2024 20:49:00	INTERNAL REVENUE SERVICES, PO Box 7346, Philadelphia, PA 19101-7346
519016184	Email/PDF: ais.chase.ebn@aisinfo.com		
		Jun 28 2024 21:02:19	JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369
519016185	Email/Text: PBNCNotifications@peritussservices.com		
		Jun 28 2024 20:48:00	KOHL'S/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051
519927712	+ Email/PDF: resurgentbknofications@resurgent.com		
		Jun 28 2024 20:47:14	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519927713	+ Email/PDF: resurgentbknofications@resurgent.com		
		Jun 28 2024 21:01:49	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519016187	+ Email/PDF: pa_dc_claims@navient.com		
		Jun 28 2024 20:46:48	NAVIENT, 123 S Justison St, Wilmington, DE 19801-5363
519016188	Email/Text: ext_ebn_inbox@navyfederal.org		
		Jun 28 2024 20:50:00	NAVY FEDERAL CR UNION, PO Box 3700, Merrifield, VA 22119-3700
519016190	Email/Text: BKEBN-Notifications@ocwen.com		
		Jun 28 2024 20:48:00	NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452
519020649	+ Email/Text: GUARBKc-courtdocs@ascendiumeducation.org		
		Jun 28 2024 20:47:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
519236660	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Jun 28 2024 21:02:53	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
520226831	+ Email/Text: ecfbnc@aldridgepite.com		
		Jun 28 2024 20:49:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519076213	Email/Text: mtgbk@shellpointmtg.com		
		Jun 28 2024 20:48:00	NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
520009243	+ Email/Text: RASEBN@raslg.com		
		Jun 28 2024 20:48:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519270030	+ Email/Text: mtgbk@shellpointmtg.com		
		Jun 28 2024 20:48:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
519066821	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 28 2024 21:03:09	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519064857	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 28 2024 21:03:03	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519016191	Email/Text: ebn_bkrt_forms@salliemae.com		
		Jun 28 2024 20:50:00	SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229
519016192	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jun 28 2024 21:32:15	SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
519070733	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Jun 28 2024 20:48:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519016194	Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 28 2024 21:14:30	SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015
519016195	Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 28 2024 21:02:21	SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469
519016196	Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 28 2024 20:47:25	SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469
519066220	Email/Text: ebn_bkrt_forms@salliemae.com		

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		Jun 28 2024 20:50:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
519076760	^ MEBN		
		Jun 28 2024 20:46:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519017860	^ MEBN		
		Jun 28 2024 20:46:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519016197	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jun 28 2024 20:47:09	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519016198	^ MEBN		
		Jun 28 2024 20:41:51	TransUnion, TransUnion Consumer Solutions,, PO Box 2000, Chester, PA 19016-2000
519068407	+ Email/PDF: ebn_ais@aisinfo.com		
		Jun 28 2024 21:02:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 61

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519017220		Lidia Gomez
cr	*+	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519049218	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519927714	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519927715	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@hillwallack.com
Andrew M. Lubin	on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com

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bkgroup@kmlawgroup.com

Edward Hanratty

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Elizabeth L. Wassall

on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com,  
njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com  
mccallaecf@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

Steven Eisenberg

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkecf@sterneisenberg.com  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18